

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Christopher M Langham**  
Debtor(s)

Bankruptcy Case No.: 17-20066-CMB  
Issued Per July 19, 2018 Proceeding  
Chapter: 13  
Docket No.: 60 – 52, 58  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated June 18, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,210 as of August 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: General Unsecured creditors are to be paid a pool of \$8,000. The claim of Wilmington Savings Fund Society at Claim No. 6 shall be paid \$23,482.61 at 5 percent interest with a payment of \$443.15, and a non-interest portion of \$14,295.70. The mortgage shall be considered paid in full.  
The Trustee's Certificate of Default to Dismiss at Dkt. No. 51 is withdrawn.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: July 24, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Christopher M Langham  
 Debtor

Case No. 17-20066-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db +Christopher M Langham, 103 Langham Drive, Hookstown, PA 15050-1443  
 cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, c/o Aldridge Pite, LLC, 4375 Jutland Drive,  
 Suite 200, San Diego, CA 92117-3600  
 14346370 +Carla Langham, 628 Beaver Avenue, Midland, PA 15059-1406  
 14346371 +Choice Cabinet, 26200 Richmond Rd, Bedford Heights, OH 44146-1440  
 14346372 +Comcast, 11400 Northeast Avenue, Philadelphia, PA 19116-3498  
 14346375 First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519  
 14346376 +Ford Motor Credit, P.O. Box 54200, Omaha, NE 68154-8000  
 14636826 +Ford Motor Credit Company LLC, 1335 S. Clearview Avenue, Mesa, AZ 85209-3376  
 14407001 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14346380 +TEK COLLECT, PO BOX 1269, COLUMBUS, OH 43216-1269  
 14346381 +THE BUREAUS, 650 Dundee Rd Suite 370, Northbrook, IL 60062-2757  
 14722555 +Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC,  
 1600 South Douglass Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14346368 +E-mail/Text: ACF-EBN@acf-inc.com Jul 25 2018 02:32:38 ATLANTIC CREDIT & FINANC,  
 PO BOX 13386, ROANOKE, VA 24033-3386  
 14631712 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2018 02:38:39  
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 14346369 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 25 2018 02:40:12 CAPITAL ONE,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 14519175 E-mail/Text: bankruptcy.bnc@ditech.com Jul 25 2018 02:32:46 CitiFinancial Servicing LLC,  
 c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
 14346373 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 25 2018 02:32:46 Ditech Financial LLC,  
 POB 6172, Rapid City, SD 57709-6172  
 14519679 +E-mail/Text: kburkley@bernsteinlaw.com Jul 25 2018 02:33:35 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14346374 +E-mail/Text: bankruptcynotice@fcbanking.com Jul 25 2018 02:32:41 First Commonwealth Bank,  
 601 Philadelphia St., Indiana, PA 15701-3952  
 14381822 E-mail/Text: bkr@cardworks.com Jul 25 2018 02:32:35 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14346377 +E-mail/Text: bkr@cardworks.com Jul 25 2018 02:32:35 MERRICK BANK, POB 1500,  
 DRAPER, UT 84020-1500  
 14521596 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 25 2018 02:33:08 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14346378 E-mail/PDF: cbp@onemainfinancial.com Jul 25 2018 02:40:09 ONEMAIN FINANCIAL,  
 6801 Colwell Blvd, Irving, TX 75039-3198  
 14346379 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2018 02:52:24  
 PORTFOLIO RECOVERY ASSOC, Riverside Commerce Center, 120 Corporate Blvd Ste 100,  
 Norfolk, VA-235024962  
 14638882 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2018 02:40:14  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14415970 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2018 02:51:50  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14404783 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 25 2018 02:33:19 Premier Bankcard, LLC,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Wilmington Savings Fund Society, FSB, as trustee o  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14521597\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 14638900\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
 TOTALS: 2, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: jhel  
Form ID: 149

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jul 24, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of  
Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of  
Stanwich Mortgage Loan Trust A pawb@fedphe.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Stephen M. Otto on behalf of Debtor Christopher M Langham steve@sottolaw.com,  
info@sottolaw.com,no\_reply@ecf.inforuptcy.com

TOTAL: 7